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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/751,265
	Filing Date	12/29/2000
	First Named Inventor	Dushyant Sharma
	Group Art Unit	2161
	Examiner Name	
Total Number of Pages in This Submission		Attorney Docket Number 6583

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Leslie S. Miller Reinhart Boerner Van Deuren s.c.
Signature	
Date	04/17/2002

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I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on <u>April 17, 2002</u> .			
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Attorney's Docket No. 6583

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of :) Group Art Unit : 2161
Dushyant Sharma)
Serial No: 09/751,265) Examiner :
Filed: December 29, 2000) Attorney Docket No. 6583
For: INTEGRATED SYSTEMS FOR)
ELECTRONIC BILL)
PRESENTMENT AND)
PAYMENT)

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Commissioner of Patents and Trademarks
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NOTE: "An information disclosure statement shall be considered by the Office if filed: (1) within three months of the filing date of a national application; (2) within three months of the date of entry of the national stage as set forth in § 1.491 in an international application; or (3) before the mailing date of a first Office action on the merits, whichever event occurs last." 37 CFR 1.97(b).

NOTE: The "filing date of a national application" under 37 CFR 1.97(b) has two possible meanings. Where the filing is a direct one to the United States Patent & Trademark Office, the filing is defined in 37 CFR 1.53(b) as "the date on which: (1) A specification containing a description pursuant to § 1.71 and at least one claim pursuant to § 1.75; and (2) any drawing required by § 1.81(a), are filed in the Patent and Trademark Office in the name of the actual inventor or inventors as required by § 1.41." 37 CFR 1.97(b)(1). On the other hand, an international application that enters the national stage occurs when the applicant has filed the documents and fees required by 35 U.S.C. § 371(c) within the periods set forth in § 1.494 or § 1.495. 35 U.S.C. § 371(c) requires the filing of the following: (1) the national fee; (2) a copy of the international application, unless already sent by the International Bureau, and an English translation if filed in another language; (3) amendments under PCT Article 19, with a translation into English if made in another language; (4) an oath or declaration; and (5) a translation into English of any annexes to the International preliminary examination report, if such annexes were made in another language. 37 CFR 1.97(b)(2).

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IDENTIFICATION OF TIME OF FILING THE ACCOMPANYING INFORMATION DISCLOSURE STATEMENT

The information disclosure statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office action on the merits, whichever event occurs last. 37 CFR 1.97(b).

NOTE: "No certification or fee is due when the filing is made within the above time period. It is advisable to ensure that no Office action has been mailed if the disclosure statement is delayed until after three months from filing.

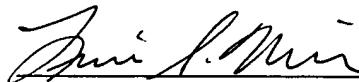
NOTE: "An information disclosure statement will be considered to have been filed on the day it was received in the Office, or on an earlier date of a mailing if accompanied by a properly executed certificate of mailing under 37 CFR 1.8, or Express Mail certificate under 37 CFR 1.10. An Office action is mailed on the date indicated in the Office action." Notice of April 20, 1992 (1138 O.G. 37-41, 39).

NOTE: "The term 'national application' includes continuing applications (continuations, divisions, continuations-in-part) so three months will be measured from the actual filing date of an application as opposed [sic] to the effective date of a continuing application." Notice of April 20, 1992 (1138 O.G. 37-41, 39).

NOTE: "An action on the merits means an action which treats the patentability of the claims in an application, as opposed to only formal or procedural requirements. An action on the merits would, for example, contain a rejection or indication of allowability of a claim or claims rather than just a restriction requirement (37 CFR 1.142) or just a requirement for additional fees to have a claim considered (37 CFR 1.16(d)). Thus, if an application was filed on Jan. 1 and the first Office action on the merits was not mailed until six months later on July 1, the examiner would be required to consider any proper information disclosure statement filed prior to July 1." Notice of April 20, 1992 (1138 O.G. 37-41, 39).

WARNING: "A petition for suspension of action to allow applicant time to submit an information disclosure statement will be denied as failing to present good and sufficient reasons, since 37 CFR 1.97 provides adequate recourse for the timely submission of prior art for consideration by the examiner." Notice of July 6, 1992 (1141 O.G. 63).

Date April 17, 2002
Reg. No. 30,662
Tel. No.: (414) 298-8321



SIGNATURE OF ATTORNEY

Leslie S. Miller

Reinhart Boerner Van Deuren s.c.

(P.O. Address)

P.O. Box 2965

Milwaukee, WI 53201-2965



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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	09/751,265
Filing Date	12/29/2000
First Named Inventor	Dushyant Sharma
Group Art Unit	2161
Examiner Name	
Attorney, Docket Number	6583

**COPY OF PAPERS
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Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US-5,963,925	10/05/1999	Kolling, et al.	
		US-			
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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
		EP-0745947A2	12/04/1996	IBM Corp.		
		WO 99/27479	11/20/1998	Craig M. Watson		

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Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	09/751,265
		Filing Date	12/29/2000
		First Named Inventor	Dushyant Sharma
		Group Art Unit	2161
		Examiner Name	
Sheet 2 of 2	Attorney Docket Number	6583	

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		OSBERG, SHARON, EVP, "Wells Fargo: Standards-Based Electronic Bill Presentment and Payment (EBPP)", Sun Microsystems, "Online" November 1999 (1999-11), pages 1-8, XP002192923, Retrieved from the Internet: <URL: http://www.sun.com/software/solutions/sunconnect/success_stories/wfb.pdf >	
		BUSINESS TASK FORCE OF NACHA'S COUNCIL FOR ELECTRONIC BILLING AND PAYMENT: "An Overview of Electronic Bill Presentment and Payment Operating Models" Electronic Bill Payment/Presentment Business Practices, XX, XX, 9 April 1999 (1999-04-09), pages 1-12, XP002170181	

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